

Listing of Claims:

The following listing of claims is provided for the convenience of the Examiner.
No amendments are made to the claims in this paper.

1. (Previously Presented) A method for transferring value from a first value provider to a second value provider, wherein each of the first and second value providers stores value on behalf of customers, the method comprising:

receiving a request initiated by a value owner to transfer value from the first value provider to the second value provider in a converted form, wherein the value owner is one of the customers of the first value provider;

receiving the value from the first value provider with an exchange provider in response to the request, wherein:

the exchange provider is different from the first value provider and different from the second value provider; and

the exchange provider includes a processor configured for conversion of the value into the converted form;

determining an exchange rate for the value with the processor of the exchange provider;

converting the received value with the processor of the exchange provider to the converted form in accordance with the determined exchange rate; and

transmitting the converted value from the exchange provider to the second value provider.

2. (Canceled).

3. (Previously Presented) The method recited in claim 1 wherein the request is issued by the value owner to the first value provider.

4. (Original) The method recited in claim 1 wherein converting the received value comprises extracting a transaction fee.

5. (Original) The method recited in claim 1 wherein the received value and the converted value comprise a common value type.

6. (Previously Presented) The method recited in claim 1 further comprising authenticating at least a portion of the request with the first value provider.

7. (Previously Presented) The method recited in claim 1 further comprising issuing an identifier to the value owner with the processor, such identifier being sufficient to identify the converted value by a customer of the second value provider.

8. (Original) The method recited in claim 1 wherein receiving the request comprises receiving an interactive-voice-response instruction.

9. (Original) The method recited in claim 1 wherein receiving the request comprises receiving an instruction over the internet.

10. (Original) The method recited in claim 1 wherein receiving the request comprises receiving DTMF tones.

11. (Original) The method recited in claim 1 wherein at least one of the received value and the converted value comprises nonmonetary value.

12. (Original) The method recited in claim 1 wherein at least one of the received value and the converted value comprises mobile-phone minutes.

13. (Original) The method recited in claim 1 wherein at least one of the received value and the converted value comprises travel points within a mileage program.

14. (Previously Presented) The method recited in claim 1 wherein the converted value comprises cash.

15. (Original) The method recited in claim 1 further comprising verifying an identity of the value owner.

16. (Original) The method recited in claim 15 wherein verifying the identity of the value owner comprises comparing a PIN provided by the value owner with a stored PIN assigned to the value owner.

17. (Original) The method recited in claim 15 wherein verifying the identity of the value owner comprises comparing a biometric feature of the value owner with a stored representation of the biometric feature.

18. (Previously Presented) The method recited in claim 1 wherein receiving the value from the first value provider, converting the received value, and transmitting the converted value are performed recurrently in accordance with the request.

19. – 21. (Canceled).

22. (Previously Presented) A method for exiting nonmonetary value from a value provider, wherein the value provider stores value on behalf of customers, the method comprising:

receiving a request initiated by a first customer of the value provider to exit the nonmonetary value to a recipient individual, wherein the first customer is an owner of the nonmonetary value;

receiving the nonmonetary value from the value provider with an exchange provider in response to the request, wherein:

the exchange provider is different from the value provider; and

the exchange provider includes a processor configured for conversion of the nonmonetary value into monetary value;

determining an exchange rate for the value into the nonmonetary value with the processor of the exchange provider;

converting the nonmonetary value with the processor of the exchange provider into monetary value; and

delivering the monetary value to the recipient individual.

23. (Original) The method recited in claim 22 further comprising authenticating at least a portion of the request with the value provider.

24. (Original) The method recited in claim 22 wherein the monetary value comprises cash.

25. (Original) The method recited in claim 22 wherein the recipient individual is a second customer of the value provider.

26. (Previously Presented) A system for transferring value from a first value provider to a second value provider, wherein each of the first and second value providers stores value on behalf of customers, the system comprising:

an input device configured for receiving a request initiated by a value owner to transfer value from the first value provider to the second value provider in a converted form, wherein the value owner is one of the customers of the first value provider;

an output device configured for transmitting converted value to the second value provider; and

a processor in communication with the input device and the output device, the processor being configured:

to receive the value from the first value provider in response to the request;

to determine an exchange rate for the value;

to convert value received from the value provider over the input device into the converted value; and

to transmit the converted value to the second value provider over the output device.

27. (Canceled).

28. (Original) The method recited in claim 26 wherein the input device comprises an interactive-voice-response unit.

29. (Original) The method recited in claim 26 wherein the input unit comprises an internet connection.

30. (Original) The method recited in claim 26 wherein at least one of the value and the converted value comprises nonmonetary value.

31. – 32. (Canceled).